

INFORMATION DISCLOSURE CITATION				Docket Number 98-109		Serial Number 09/219,267	
				Applicants Walker et al.			
				Filing Date December 23, 1998		Group Art Unit 3622	

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	A	Re. 34,954	05/30/95	Haber et al.			
	B	5,642,279	06/24/97	Bloomberg et al.			
	C	5,809,144	09/15/98	Sirbu et al.			
	D	5,819,241	10/06/98	Reiter			
	E	5,864,757	01/26/99	Parker			
	F	5,937,037	08/10/99	Kamel et al.			
	G	5,970,469	10/19/99	Scroggie et al.			
	H	6,014,634	01/11/00	Scroggie et al.			
	I	6,059,142	05/09/00	Wittern, Jr. et al.			
	J	6,076,068	06/13/00	DeLapa et al.			
	K	6,076,069	06/13/00	Laor			

FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
	L	WO 98/28699 A1	07/02/98	PCT				

OTHER DOCUMENTS <i>(Including author, Title, Date, Pertinent Pages, Etc.)</i>		

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	M	6,124,799	09/26/00	Parker			
	N	6,144,948	11/07/00	Walker et al.			
	O	6,173,274 B1	01/09/01	Ryan, Jr.			
	P	6,178,411 B1	01/23/01	Reiter			
	Q	6,185,545 B1	02/06/01	Resnick et al.			
	R	6,259,908 B1	07/10/01	Austin			
	S	6,327,580 B1	12/04/01	Pierce et al.			
	T	6,336,095 B1	01/01/02	Rosen			
	U	6,349,288 B1	02/19/02	Barber			
	V	6,405,174 B1	06/11/02	Walker et al.			

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							Yes	No
	W	WO 00/21400 A1	04/13/00	PCT				
	X	0 902 381 A2	03/17/99	EP				

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	Y	4,247,759	01/27/81	Yuris Nova et al.			
	Z	4,449,186	05/15/84	Kelly et al.			
	A ¹	4,553,222	11/12/85	Kurland et al.			
	B ¹	4,751,728	06/14/88	Treat			
	C ¹	5,191,613	03/02/93	Graziano et al.			
	D ¹	5,262,941	11/16/93	Saldin et al.			
	E ¹	5,329,589	07/12/94	Fraser et al.			
	F ¹	5,261,199	11/01/94	Shoquist et al.			
	G ¹	5,404,291	04/04/95	Kerr et al.			
	H ¹	5,420,914	05/30/95	Blumhardt			
	I ¹	5,426,281	06/20/95	Abecassis			
	J ¹	5,467,269	11/14/95	Flaten			

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							Yes	No
	K ¹	WO 97/20279	06/05/97	PCT				
	L ¹	WO 96/31848	10/1996	PCT				

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	M ¹	5,517,555	05/14/96	Amadon et al.			
	N ¹	5,519,769	05/21/96	Weinberger et al.			
	O ¹	5,553,131	09/03/96	Minervino, Jr. et al.			
	P ¹	5,606,602	02/25/97	Johnson et al.			
	Q ¹	5,715,402	02/03/98	Popolo			
	R ¹	5,732,400	03/24/98	Mandler et al.			
	S ¹	5,745,882	04/28/98	Bixler et al.			
	T ¹	5,758,328	05/26/98	Giovannoli			
	U ¹	5,794,219	08/11/98	Brown			
	V ¹	5,835,896	11/10/98	Fisher et al.			
	W ¹	3,573,747	04/06/71	Adams et al.			

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							Yes	No
	X ¹	WO 98/26363	06/19/98	PCT				

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	Y ¹	4,108,361	08/22/78	Krause			
	Z ¹	4,323,770	04/06/82	Dieulot et al.			
	A ²	4,494,197	01/15/85	Troy et al.			
	B ²	4,669,730	06/02/87	Small			
	C ²	4,677,553	06/30/87	Roberts et al.			
	D ²	4,689,742	08/25/87	Troy et al.			
	E ²	4,760,247	07/26/88	Keane et al.			
	F ²	4,789,928	12/06/88	Fujisaki			
	G ²	4,799,156	01/17/89	Shavit et al.			
	H ²	4,815,741	03/28/89	Small			
	I ²	4,839,507	06/13/89	May			
	J ²	4,854,590	08/08/89	Jolliff et al.			

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							Yes	No
	K ²	WO 98/34187	08/06/98	PCT				
	L ²	WO 95/03570	02/02/95	PCT (abstract)				

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	M ²	4,859,838	08/22/89	Okiharu			
	N ²	4,882,473	11/21/89	Bergeron et al.			
	O ²	4,903,201	02/20/90	Wagner			
	P ²	4,922,522	05/01/90	Scanlon			
	Q ²	4,937,853	06/26/90	Brule et al.			
	R ²	4,982,337	01/01/91	Burr et al.			
	S ²	4,993,714	02/19/91	Golightly			
	T ²	5,021,953	06/04/91	Webber			
	U ²	5,025,372	06/18/91	Burton et al.			
	V ²	5,056,019	10/08/91	Schultz et al.			
	W ²	5,119,295	06/02/92	Kapur			
	X ²	5,136,501	08/04/92	Silverman et al.			

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	Y ²	5,168,446	12/01/92	Wiseman			
	Z ²	5,189,607	02/23/93	Shirasaki et al.			
	A ³	5,202,826	04/13/93	McCarthy			
	B ³	5,223,698	06/29/93	Kapur			
	C ³	5,224,034	06/29/93	Katz et al.			
	D ³	5,239,165	08/24/93	Novak			
	E ³	5,234,515	09/07/93	Lee			
	F ³	5,283,731	02/01/94	Lalonde et al.			
	G ³	5,297,026	03/22/94	Hoffman			
	H ³	5,297,031	03/22/94	Guttermann et al.			
	I ³	5,621,812	04/15/97	Deaton et al.			
	J ³	5,638,457	06/10/97	Deaton et al.			

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EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
	K ³	5,642,484	06/24/97	Harrison III et al.			
	L ³	5,642,485	06/24/97	Deaton et al.			
	M ³	5,644,723	07/01/97	Deaton et al.			
	N ³	5,649,114	07/15/97	Deaton et al.			
	O ³	5,652,421	07/29/97	Venneman et al.			
	P ³	5,655,007	08/05/97	McAllister et al.			
	Q ³	5,689,100	11/18/97	Carrithers et al.			
	R ³	5,698,652	11/18/97	Lupien et al.			
	S ³	5,709,782	01/13/98	Larson et al.			
	T ³	5,666,649	09/09/97	Dent			
	U ³	5,673,317	09/30/97	Cooper			
	V ³	6,332,128	12/18/01	Nicholson			

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	W ³	5,025,372	06/18/91	Burton et al.			
	X ³	5,727,153	03/10/98	Powell			
	Y ³	5,734,838	03/31/98	Robinson et al.			
	Z ³	5,794,220	08/11/98	Hunt			
	A ⁴	5,812,769	09/22/98	Graber et al.			
	B ⁴	5,822,736	10/13/98	Hartman et al.			
	C ⁴	5,744,868	06/30/98	Cragun et al.			
	D ⁴	5,839,119	11/17/98	Krsul et al.			
	E ⁴	5,855,008	12/29/98	Goldhaber et al.			
	F ⁴	5,857,175	01/05/99	Day et al.			
	G ⁴	5,864,822	01/26/99	Baker III			
	H ⁴	5,870,030	02/09/99	DeLuca et al.			

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	I ⁴	5,873,068	02/16/99	Beaumont et al.			
	J ⁴	5,873,069	02/16/99	Reuhl et al.			
	K ⁴	5,884,292	03/16/99	Baker et al.			
	L ⁴	5,890,135	03/30/99	Powell			
	M ⁴	5,923,016	07/13/99	Fredregill et al.			
	N ⁴	5,825,881	10/1998	Colvin Sr.			
	O ⁴	6,055,513	04/2000	Katz et al.			
	P ⁴	5,734,890	03/1998	Case et al.			
	Q ⁴	6,336,099	01/2002	Barnett et al.			
	R ⁴	6,393,407	05/2002	Middleton et al.			
	S ⁴	6,965,870	11/2005	Petras et al.			

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	T ⁴	5,848,396	12/1998	Gerace			
	U ⁴	6,052,730	04/2000	Feliciano			
	V ⁴	6,049,778	04/2000	Walker et al.			
	W ⁴	6,456,981	09/2002	Dejaeger et al.			
	X ⁴	5,794,207	08/11/98	Walker et al.			
	Y ⁴	2001/00014868	08/2001	Herz et al.			

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	A ⁵	International Search Report for PCT Application No. PCT/US99/13819 mailed October 21, 1999, 8 pp.
	B ⁵	International Search Report for PCT Application No. PCT/US99/13409 mailed October 21, 1999 6 pp.

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	D ⁵	Written Opinion for PCT Application No. PCT/US99/13819 mailed May 16, 2000, 6 pp.	
	E ⁵	Written Opinion for PCT Application No. PCT/US99/13409 mailed May 16, 2000, 9 pp.	
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	K ⁵	Website: "Crest – Cruise/Ferry Revenue Management System", (http www rtscorp com/h2o htm), download date: August 5, 1996, 4 pp.	
	L ⁵	Wagner, Jim, "Cameras Tell Mall What Door You Use, How Often You Go", Albuquerque Tribune, August 9, 1996, Section: Evening, pg. A3, 2 pp.	
	M ⁵	Nishimoto, Lisa, "Market Analysis; Travel services are first online commerce offerings to fly; Many corporations arrange flight, car rental, and hotel bookings on the Internet", Infoworld, July 29, 1996, Section: Internet pg. 44, 2 pp.	
	N ⁵	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMS, pg. 10, 2 pp.	
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	V ⁵	"Industry Briefs", Card News, June 9, 1997, Section: vol. 12, No. 11, 2 pp.	
	W ⁵	"Internet mortgage service eliminates loan agents and passes commissions on to the consumer", Business Wire, June 30, 1997, 2 pp.	
	X ⁵	"The United Computer Exchange: How it All Works", The Untied Computer Exchange Corporation, (www uce com/howitworks html), download date July 23, 1997, 6 pp.	
	Y ⁵	"Classifieds2000 The Internet Classifieds", (http www classifieds2000 com/cgi-cls/Display exe?C2K+aboutus), download date: August 6, 1997, 3 pp.	
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	B ⁶	"General trading information and terms provided by tradingfloor.com", Tradingfloor.com, (http //www tradingfloor com/info htm), download date: August 14, 1997, 11 pp.	
	C ⁶	"Nasdaq", (http //home axford com/corfin/corfl1 htm), download date: August 15, 1997, 3 pp.	
	D ⁶	Website: "The Nasdaq Stock Market, Inc. ('Nasdaq') Consolidated Subscriber Agreement", (http //www pcquote com/geninfo/exchange/ex_nasdaq php), download date: August 15, 1997, 5 pp.	
	E ⁶	"Case-in-POINT: Case Study: Bloomingdale's, Inc.", (http www acxiom com/cip-cs-b htm), download date: September 23, 1997, 2 pp.	
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	H ⁶	New Partners more exciting rewards: The Membership Rewards Program for 1998", (http // ww americanexpress com/rewards/news/docs/1998newmr.shtml), 38 pp.	
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	M ⁶	Rubenstein, Ed, "Prepaid program lets Galleria guests dine a la Card", Nations Restaurant News, June 29, 1998, Section: Technology, 1 pg.	
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